

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 William T. Smith
 Debtor

Case No. 19-11306-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: TashaD
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: May 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2020.

db +William T. Smith, 2645 Parma Road, Philadelphia, PA 19131-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2020 at the address(es) listed below:

ANNE M. AARONSON on behalf of Creditor POLICE AND FIRE FEDERAL CREDIT UNION
 aaronson@dilworthlaw.com,
 mdolan@dilworthlaw.com;cchapman-tomlin@dilworthlaw.com;mferrier@dilworthlaw.com
 JASON BRETT SCHWARTZ on behalf of Creditor Portfolio Recovery Associates, LLC
 jschwartz@mesterschwartz.com
 KEVIN G. MCDONALD on behalf of Creditor Government Loan Securitization Trust 2011-FV1 by U.S.
 Bank National Association, as Co-Trustee and U.S. Bank Trust National Association as Delaware
 Trustee bkgroup@kmlawgroup.com
 MICHAEL A. CATALDO2 on behalf of Debtor William T. Smith ecf@ccpclaw.com,
 igotnotices@ccpclaw.com
 MICHAEL A. CIBIK2 on behalf of Debtor William T. Smith ecf@ccpclaw.com, igotnotices@ccpclaw.com
 PAMELA ELCHERT THURMOND on behalf of Creditor CITY OF PHILADELPHIA pamelathurmond@phila.gov,
 karena.blalock@phila.gov
 REBECCA ANN SOLARZ on behalf of Creditor Government Loan securitization Trust 2011-FV1, U.S.
 Bank Trust National Association, Et Al... bkgroup@kmlawgroup.com
 REBECCA ANN SOLARZ on behalf of Creditor Government Loan Securitization Trust 2011-FV1 by
 U.S. Bank National Association, as Co-Trustee and U.S. Bank Trust National Association as
 Delaware Trustee bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
 WILLIAM EDWARD CRAIG on behalf of Creditor Credit Acceptance Corporation
 ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

William T. Smith <u>Debtor</u>	CHAPTER 13
Specialized Loan Servicing LLC, as servicer for Government Loan Securitization Trust 2011-FV1, U.S. Bank Trust National Association, not in its individual capacity but solely as Delaware trustee and U.S. Bank National Association, not in its individual capacity but solely as Co-Trustee <u>Movant</u>	NO. 19-11306 MDC
vs.	11 U.S.C. Section 362
William T. Smith <u>Debtor</u>	
William C. Miller, Esquire <u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$5,233.20** which breaks down as follows;

Post-Petition Payments:	September 2019 to March 2020 at \$747.60/month
Total Post-Petition Arrears	\$5,233.20

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$5,233.20**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$5,233.20** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Further, Debtor and Movant have agreed to a forbearance agreement for the payments due for the months of April 1, 2020 through June 1, 2020, which may be subject to extension upon mutual agreement or applicable law.

4. Upon the expiration of the forbearance period on June 30, 2020 or as may be extended, Debtor shall make arrangements with Movant to address the payments covered by the forbearance period.

5. Regular payments shall resume on July 1, 2020 or upon the expiration of the forbearance period, whichever is later.

6. If the parties do not reach an agreement regarding the payments covered by the forbearance period within thirty (30) days of the expiration of the initial or extended forbearance period, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

7. If any of the regular monthly mortgage payments the come due after the expiration of the forbearance period are not made, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

8. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

9. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

10. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

11. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

12. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

13. The parties agree that a facsimile signature shall be considered an original signature.

Date: May 7, 2020

By: /s/ Rebecca A. Solarz, Esquire
Attorney for Movant

Date: May 22, 2020

s/Michael A. Cataldo
Michael A. Cataldo, Esquire
Attorney for Debtor

Date: 5/22/2020

/s/ LeeAne O. Huggins **No Objection Without Prejudice to Any**
William C. Miller, Esquire **Trustee Rights or Remedies**
Chapter 13 Trustee

Approved by the Court this 26th day of May, 2020. However, the court retains discretion regarding entry of any further order.



Magdeline D. Coleman
Chief U.S. Bankruptcy Judge

NBS Specialized Loan Servinig, LLC